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CERTIFICATE OF MAILING PURSUANT TO 37 C.F.R. §1.8

I hereby certify that this correspondence and attached documents pursuant to 37 C.F.R. §1.8, are being deposited with the United States Postal Service as first class mail in an envelope addressed to: Mail Stop Amendment, Commissioner of Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on:

Date: Nov. 12, 2004

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Signature of person depositing U.S. Mail

**IN THE UNITED STATES PATENT AND
TRADEMARK OFFICE**

Applicant(s):	Guy J. Labelle, et al	Docket No.:	38488.0200	Patent
Serial No.:	10/051,645	Group Art Unit:	3626	
Filed:	January 18, 2002	Examiner:	A. Kalinowski	
Title:	SYSTEM AND METHOD FOR DISPENSING INSURANCE THROUGH A COMPUTER NETWORK			

REPLY PURSUANT TO 37 C.F.R. § 1.111

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

In reply to the Office Action mailed October 19, 2004, please enter the following amendments and consider the following remarks. This reply is believed to be timely. However, if an extension of time is required, or if any other fee is required (other than an issue fee), please consider this to be a petition therefore and deduct any necessary fees from Deposit Account 19-2814.

Amendments to the Claims are reflected in the listing of the claims which begins on Page 2 of this paper.

Remarks begin on page 10 of this paper.